

Form 192 – aplccmpnrpt

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-25392-RG  
Chapter: 7  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elaina Liva  
5 Horizon Road  
Apt. 2908  
Fort Lee, NJ 07024

Social Security No.:  
xxx-xx-2919

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,  
OF HEARING ON APPLICATIONS FOR COMPENSATION  
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Rosemary Gambardella on:

DATE: June 24, 2025  
TIME: 02:00 PM  
LOCATION: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	880008.01
TOTAL DISBURSEMENTS:	734015.17
BALANCE ON HAND:	145992.84

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

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APPLICANT(S)  
Steven P. Kartzman

COMMISSION OR FEES  
0.00

EXPENSES  
0.00

The trustee's application to abandon the following property will be heard and acted upon:  
None

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: March 18, 2025  
JAN:

Jeanne Naughton  
Clerk

In re:  
Elaina Liva  
Debtor

Case No. 19-25392-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Mar 18, 2025

Form ID: 192

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db	+ Elaina Liva, 5 Horizon Road, Apt. 2908, Fort Lee, NJ 07024-6649
sp	+ Stearns Weaver Miller Weissler Alhadeff & Sitterso, 150 West Flagler Street, Suite 2200, Miami, FL 33130-1545
r	+ Vikki Healey Properties, 25 W. Pleasant Avenue, Maywood, NJ 07607-1320
r	+ Vikki Healey Properties, 25 W. Pleasant Avenue, Maplewood, NJ 07607-1320
acc	+ WithumSmith+Brown, PC, 200 Jefferson Park., Suite 400, Whippany., NJ 07981-1070
518398667	+ Cap Call, c/o Tara N. Pomparelli, Esq., 122 East 42nd Street, Suite 2112, New York, NY 10168-2100
518398669	+ Cardinal Health 110 LLC, c/o Kegler Brown Hill & Ritter, 65 E. State Street, Columbus, OH 43215-4213
518398670	+ Cardinal Health 110 LLC, c/o Mitchell J. Malzberg, LLC, 6 E. Main Street, Ste. 7, Clinton, NJ 08809-2627
518398673	+ Chase Auto Finance/JP Morgan, National Bankruptcy Dept., 201 N. Central Ave., MS AZ1-1191, Phoenix, AZ 85004-8001
518422998	+ Extreme Marine, 15600 Collins Ave., Miami Beach, FL 33154-1000
518422999	+ Jamie Liva, 11740 SW Bennington Cir., Port Saint Lucie, FL 34987-2716
518423000	+ Jared D'Argenio, 13931 Packard Terr., Delray Beach, FL 33484-1543
518398679	+ KML Law Group, P.C., ATTN: Kristina G. Murtha, Esq., 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812
518398680	+ Liva, Jonathan, 2 14th Street, Apt. 1001, Hoboken, NJ 07030-6779
518398682	+ MCA Fixed Payment/Merchants Capital, c/o Viraj P. Deshmukh, Thompson, O'Brien, IKamp & Nasuti PC, 40 Technology Pkwy. South, Ste. 300, Norcross, GA 30092-2924
518398681	+ MCA Fixed Payments/Merchants Capital, 6901 Jericho Turnpike, Ste. 218, Syosset, NY 11791-4464
518398688	+ PNC Bank Credit Card, PO Box 5570, Mailstop BR-YB58-01-5, Cleveland, OH 44101-0570
518398685	+ Perla, Daniel, c/o Agentis PLLC, ATTN: Jake M. Greenberg, 55 Alhambra Plaza, Ste. 800, Coral Gables, FL 33134-5254
518398684	+ Perla, Daniel, c/o Davidoff Law Firm PLLC, 228 East 45th Street, Ste. 1700, New York, NY 10017-3343
518423001	+ R&S Pharmaceutical, 8407 Austin Tracy Road, Fountain Run, KY 42133-9606
518398690	+ Sterling National Bank/Astoria Bank, 400 Rella Blvd., Montebello, NY 10901-4241
518398691	+ U.S. Department of Justice, Florida-Southern, 99 NE 4th Street, Ste. 300, Miami, FL 33132-2131
518398693	+ United States Attorney General, United States Dept. of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: attorneys@msklaw.net	Mar 18 2025 20:45:00	Mellinger Kartzman LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
aty	+ Email/Text: attorneys@msklaw.net	Mar 18 2025 20:45:00	Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Morris Plains, NJ 07950-1287
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 18 2025 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 18 2025 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
none	^ MEBN	Mar 18 2025 20:42:35	Sklar Law, LLC, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034-2634

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518398665	Email/Text: bnc-applied@quantum3group.com	Mar 18 2025 20:46:00	Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431-0966
518398664	+ Email/PDF: bncnotices@becket-lee.com	Mar 18 2025 21:03:04	American Express, 1801 NW 66th Ave., Fort Lauderdale, FL 33313-4571
518576000	Email/PDF: bncnotices@becket-lee.com	Mar 18 2025 21:01:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518398666	+ Email/Text: correspondence@credit-control.com	Mar 18 2025 20:46:00	Applied Bank, c/o Credit Control LLC, PO Box 546, Hazelwood, MO 63042-0546
518398668	+ Email/Text: erin.gapinski@cardinalhealth.com	Mar 18 2025 20:46:00	Cardinal Health 110 LLC, 7000 Cardinal Place, Dublin, OH 43017-1091
518398671	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 20:51:03	Chase Auto Finance, c/o National Recovery Group, PO Box 29505, Phoenix, AZ 85038-9505
518398672	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 20:50:34	Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
518398674	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 21:03:02	Chase Card, ATTN: Correspondence, PO Box 15298, Wilmington, DE 19850-5298
518398675	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 21:02:09	Chase Card Services, Correspondence Dept., PO Box 15278, Wilmington, DE 19850-5278
518398676	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 20:50:33	Chase Freedom, Cardmember Services, PO Box 15299, Wilmington, DE 19850-5299
518398677	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 18 2025 20:46:00	Chrysler Capital, Bankruptcy Dept., PO Box 961278, Fort Worth, TX 76161-0278
518398678	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 18 2025 20:46:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518517607	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 18 2025 20:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518398686	Email/Text: Bankruptcy.Notices@pnc.com	Mar 18 2025 20:45:00	PNC Bank, ATTN: Bankruptcy, 249 5th Avenue, Ste. 30, Pittsburgh, PA 15222
518398687	Email/Text: Bankruptcy.Notices@pnc.com	Mar 18 2025 20:45:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
518614112	Email/Text: Bankruptcy.Notices@pnc.com	Mar 18 2025 20:45:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
518600591	Email/Text: bnc-quantum@quantum3group.com	Mar 18 2025 20:46:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518398689	+ Email/Text: collbknotices@sccu.com	Mar 18 2025 20:46:00	Space Coast Credit Union, 8045 N. Wickham Road, Melbourne, FL 32940-7920
518398692	+ Email/Text: usanj.njbankr@usdoj.gov	Mar 18 2025 20:46:00	United States Attonrey, 970 Broad Street, Suite 700, Newark, NJ 07102-2527

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
sp	##+	Davis & Brusca, LLC, Princeton South Corporate Center, 100 Charles Ewing Boulevard, Suite 150, Ewing, NJ 08628-3456
518398683	##+	Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:**

Name	Email Address
Anthony Sodono, III	on behalf of Debtor Elaina Liva asodono@msbnj.com
Bruce H Levitt	on behalf of Interested Party Jamie Willard blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Judah B Loewenstein	on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net
Robert Link	on behalf of Creditor Sterling National Bank successor by merger to Astoria Bank blink@msgbr.com
Steven A. Jayson	on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	on behalf of Attorney Mellinger Kartzman LLC Trustee@msklaw.net nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman Trustee@msklaw.net nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	Trustee@msklaw.net nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	on behalf of Accountant WithumSmith+Brown PC Trustee@msklaw.net, nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	on behalf of Spec. Counsel Stearns Weaver Miller Weissler Alhadeff & Sitterson P.A. Trustee@msklaw.net, nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	on behalf of Unknown Role Type Gregory S. Shields Esq. as Expert Witness Trustee@msklaw.net, nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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